A Plan

By Wayne and Tamara

I've been in a job that is wrecking my happiness, but I am afraid to trust my perspective in case I am missing something. I fear leaving, lest it turn out to be jumping from the frying pan into the fire. Also, pay here is a little higher than similar jobs I've seen lately.

My boss, the head of the whole organization, used to be self-employed. Until a year ago she never worked for a company before, let alone held a position at the top. Suddenly, through some people she knows from volunteering on the same board of directors, she was recruited for this head-honcho job and installed at the top.

I consider myself a monk-like person and spend my free time in spiritual pursuits and trying to be psychologically healthy. I felt my job was to support this boss as she dealt with huge new responsibilities. I felt my calmness and support was a great thing to offer her. I also have valuable skills and am a good worker.

Over the past year my optimism and confidence have eroded drastically. This boss seemed wonderful and constructive for the first six months, with a respectful attitude toward her staff and a healthy ability to look for advice and admit when she was wrong. I felt my reality and hers were on the same page.

But somewhere after those first six months, she became abusive. She lashes out, blames others, and makes up lies instead of taking responsibility for her own mistakes. This resulted in staff members quitting or being let go once she built a case against them for "too many mistakes." It gives me knots in my stomach, although I try to rebalance myself through prayer and affirmations on the way home.

One day she will call me sweetheart and thank me profusely for all I do. The next day she will speak through clenched teeth and insist she told me to do something one way when I know she told me to do it another. Sometimes it seems she is trying to push her employees until someone fights back, although we don't. She holds the thread that connects us to our paychecks, and she also holds the scissors that could snip this thread.

Barb

Barb, centuries ago Blaise Pascal asked why people like your boss are obeyed. Is it because they have more merit, he wondered? No. It is simply because they have more power. As Pascal observed, power without justice is tyranny.

We would like to believe if we do our job well and have good intentions, it matters. But with some people it doesn't matter. Why should it matter to your boss when she obtained her position not through merit but through connections?

The directors of your company are on her side and will do nothing to protect the employees. They consider her their social equal, and the employees social inferiors, though they will never say that. In addition, they won't admit they hired someone unqualified.

How wearing is it for your boss to go to work every day knowing she lacks the skills for the job? She is an imposter on her emotional edge. At least unconsciously, she wants all the people who knew she couldn't do the job, and all the people who taught her what she knows, gone.

The fallacy of all communication techniques is the other person has to be willing to play. Usually, that is exactly the problem. They won't play.

Weigh the tradeoff between having a bad boss and having less money. Then proceed from the basis of the power you possess. You have the power to be a good employee. You have the power to document what occurs in the workplace. You have the power to increase your skills. Most of all, you have the power to devise a plan to land on your feet, if the worst occurs.

Wayne & Tamara

Dead and Gone...

The Paperwork Doesn't Die

By Gary Payne, MBA
Founder of *FuneralCostOntario.ca*

The Fine Print

A week or two after a funeral, somebody usually ends up at the kitchen table with a folder that was never supposed to become a project. There is the will, a death certificate, a bank statement, maybe something from an insurance company and a growing collection of notes about things that still need to be done. The folder gets opened, closed, moved out of the way for dinner and opened again the next morning. Eventually it stops looking temporary.

We talk a lot about grief after someone dies, and rightly so, but not nearly as much about the administrative job that arrives with it. Someone who is still trying to absorb what happened may suddenly be calling banks,

cancelling accounts and trying to understand government forms they had no reason to know existed a month earlier. You become the person handling it because your name is on the will, because you live closest or because everyone else has quietly decided you're the one who can figure these

things out.

The mail keeps coming, which is one of the stranger parts. Renewal notices arrive. Bills show up. A company writes to the person who died because, as far as its computer is concerned, nothing has happened. You call, explain the situation and write down the name of whoever you spoke to because there's a fair chance you'll need it later. Before long there are dates in the margins, confirmation numbers on scraps of paper and reminders to call somebody back Tuesday.

That kind of mess is actually where I can see AI being useful. Not because it knows how to settle an estate, but because it's quite good at helping organize information when six browser tabs are open and you're trying to remember what somebody at the bank said yesterday. It can turn a page of notes into a list, help sort what's finished from what isn't and explain a piece of bureaucratic writing that doesn't make much sense on the third reading either. The important part is deciding where the facts come from.

In Ontario, the Ministry of Finance says an Estate Information Return generally has to be filed within 180 days after the estate certificate is issued. Service Canada says the executor should apply for the CPP death

benefit within 60 days of the death. The federal government's Canada.ca site can also build a checklist based on someone's circumstances. Those are useful facts, but I'd rather have AI read those pages than ask it to remember the rules on its own. That's the same distinction I've come back to before: point, don't answer. Open the Ontario page and ask, "What does this say I have to file, and when?" Give it the Canada.ca checklist and ask which steps might still need attention. If a bank sends a letter written in the peculiar dialect of financial institutions, let the machine translate the wording into ordinary English. The source stays in front of you. There's a privacy wrinkle here too. An estate folder may contain account numbers, tax information and other details that don't belong in an AI prompt simply because you want help understanding one paragraph. Remove

what isn't needed. In most cases, the useful question is about the wording or the process, not the dead person's account number. That leaves AI in a less exciting role than some of the ones we hear about, but probably a more useful one. It isn't the executor, it isn't the

government and it isn't the accountant. It's something you can use while doing a job you never expected to have, mostly to make the pile a little easier to understand. If its answer disagrees with the document in front of you, the document wins.

There's something odd about how little the administrative world notices a death. A person can be gone and yet the statements still arrive, the forms still have dates on them and somebody still has to close the account.

Eventually the folder comes back onto the kitchen table and gets opened again.

The paperwork doesn't disappear when the person does. It changes hands.

Gary Payne is the founder of CVORReady.ca, a compliance platform for Ontario trucking companies. .

More Information, Less Judgment

Common Sense Health – Diana Gifford-Jones

It has been more than a year since I began writing this column on my own. When I first put my name alone at the top of the page, I was conscious of the responsibility. I was following my father, Dr. W. Gifford-Jones, whose name had appeared above this column for more than five decades.

That responsibility has not diminished. With time, it is also evolving. At first, I was thinking about how to honour my father's work. Now, I find myself thinking more about what it means to observe the world through my own eyes.

That may seem obvious, but it has taken me a year of writing to appreciate what it means. I inherited a commitment to evidence, scepticism of medical fashion and the belief that patients should ask questions. I inherited a conviction that doctors and medical authorities can, at times, be dead wrong. Readers familiar with my father's column will recall that not everyone aligned with his views on controversial topics. Yet, most would agree he opened debate, and in doing so he informed his readers on many of the pressing issues of the day – ranging from reproductive rights to pain management to the travesty of a drugged-out society.

I took on the column because I feel deeply connected to the tradition of the newspaper columnist. I enjoy investigating a subject, reading the research, making up my own mind, and telling readers what I think. I have no interest in what influencers do with their instant opinions and online lures. I prefer the discipline of being accountable for what I put on the page.

In the year since I assumed sole responsibility for this column, I have explored subjects spanning nutrition and preventive health, artificial intelligence and medicine, cardiovascular disease, dementia, longevity, and the evolving relationship between scientific evidence and everyday decision-making.

My starting point is the thousands of columns my father wrote over more than five decades (archived at www.docgiff.com). It's the fundamentals of a healthy lifestyle that he underscored again and again. Eat well, exercise, don't smoke, and maintain a healthy weight.

Like my father, I will share cautionary tales of humans making grave errors. Sometimes it is negligence. Other times, blind trust in people and systems. But don't surrender responsibility for your health to someone else.

This is especially important as the health landscape is dramatically changing. Artificial intelligence is beginning to reshape medicine. New drugs promise remarkable results for obesity and chronic disease. Genetic information is increasingly available to ordinary consumers. At the same time, social media has turned health advice into an endless stream of claims, counterclaims, anecdotes and advertisements.

More information has not produced better judgement. In fact, it's a Gifford-Jones mantra that common sense remains a rare commodity.

Paying attention and using good judgment will yield results. Across Canada and around the world, researchers are increasingly talking not about lifespan, but "healthspan" – the number of years we remain healthy, active, independent, and engaged. Living longer isn't worth your time if you are not living well.

The goal to live better for longer resonates with me because it reflects the example my father set. He remained intellectually curious, professionally active, and passionately engaged with readers into his second century of life.

In future columns, I will continue exploring nutrition, exercise, prevention, medical research, aging, and public health. I will bring my own perspective on what ordinary Canadians should heed amid the information flooding us.

Thank you for including me in your weekly reading. I look forward to the conversations ahead.

A new start in life!

'By Bruno Scanga

Financial Columnist

A wedding day can be a springboard into many new and exciting adventures. With all the excitement leading up to the big day, the new couple routinely focuses so much energy on planning the event that they seldom spend any time discussing other important life issues – like developing a sound financial strategy for the future.

As couples embark on a new life journey together, it is important to take time to discuss life goals, hopes and dreams and then commit to incorporating each element into an overall financial strategy.

For any married couple, a good financial strategy will provide a foundation for making future financial decisions, whether they include short term savings goals like vehicles and vacations or longer-term goals such as a house, children or retirement. The plan can also include strategies for dealing with short and long term situations that can put a financial strategy at risk.

Unexpected events like disability or pre-mature death are two of the most stressful situations that any person will face, and if these risks are not properly covered they can severely damage a couple's long term financial goals.

To be fully inclusive and worthwhile, a financial strategy must include both the large and small aspects of life. Planning for the big stuff (purchase of a house) can't be done without first considering the basic life expenses, (rent, food, clothing, and transportation) that must first be covered by household income.

Too many couples focus entirely on their short-term wants and lose sight of the long term picture. Establishing a wise spending plan early on makes it easier to meet short term needs (like furniture) without compromising longer term goals (like a house or your retirement).

In all the best relationships, the partners dedicate themselves to being well prepared financially and this requires more than just a basic family budget. To get headed in the right direction financially and to make sure they stay on course, we recommend new couples consult with a financial professional who can provide the advice and assistance they will need along the way.

Having a secure and healthy marriage is easier when the couple has taken the necessary steps to establish a solid financial strategy for their life together. So when the summer wedding season is over, and couples settle into their new homes and routines, we recommend spending some quality time with your trusted advisor who can help you get on the right path to financial success.